



HURRICANE KATRINA INSURANCE GUIDE

HURRICANE KATRINA INSURANCE GUIDE

This is a publication of the Alabama Department of Insurance, Walter A. Bell, Commissioner. This guide was edited by Ragan Ingram, Assistant Commissioner. The claims hotline numbers were accumulated by various state insurance departments and distributed by the National Association of Insurance Commissioners.

For additional copies of this guide, or for an electronic version of this guide, please call Ragan Ingram at 800-433-3966 or 334-269-3550.

Alabama
Department
of Insurance

800-433-3966

334-269-3550

www.aldoi.gov



**ALABAMA INSURANCE
COMMISSIONER
WALTER A. BELL**

Dear Friends,

If you are an Alabamian — or a resident of Louisiana or Mississippi — that has been affected by Hurricane Katrina, then this publication is for you. We want you to know that we care about what you are going through, and that we care about you.

Our Department learned a lot of lessons from Hurricane Ivan. Consequently, we have set up operations at each of the FEMA disaster recovery centers, and we've visited shelters throughout the state.

Hopefully, you will find this guide useful, as it contains important contact information for the insurance departments in Alabama, Louisiana and Mississippi. It also has the claims hotline telephone numbers for dozens of major insurance companies. If your insurance company is not listed, and you can't find the number, call us at 800-433-3966, and we'll find it for you.

INSURANCE CLAIMS HOTLINES

United Property and Casualty	800-861-4370
Universal Insurance Company	888-846-7647
USAA	800-531-8222
USF&G	800-787-2851
USF&G (homeowners)	800-631-6478
USF&G (customer service)	407-660-9000
USLI	800-523-5545
Vanguard Fire & Casualty	888-343-5585
Wausau Insurance	800-259-2184
WellPoint	866-800-8776
W.R. Berkley Corp.	203-629-2000
XL Insurance	800-688-1840
Zenith (first report of injury)	800-440-5020
Zurich Insurance	800-987-3373

INSURANCE CLAIMS HOTLINES

Southern Underwriters (Commercial)	800-451-0286
Southwest Business Corp. (Lloyd's Excess Flood)	800-527-0066, ext. 7389
St. Johns Insurance	800-748-2030
St. Paul Insurance (auto/home)	800-252-4633
St. Paul Insurance (business)	800-787-2851
St. Paul-Travelers (auto/home)	800-252-4633
St. Paul-Travelers (business)	800-238-6255
State Farm	800-732-5246
Sunshine State Insurance	877-329-8795
TAPCO	888-437-0373
Tower Hill Insurance	800-216-3711 or 800-509-1592
Travelers Boat & Yacht	800-772-4482
Travelers Workers Comp (first report of injury)	800-238-6225
United Fire Insurance	800-343-9131

AFTER THE STORM

Floods

Homeowners and mobile home policies generally do not cover floods. Find out if you are either required or eligible to purchase Flood insurance through the National Flood Program at 800-638-6620.

Co-Insurance

Some companies will not insure properties if you do not maintain adequate replacement coverage limits. Some companies will allow you to insure your structure for less than the value, but you may then incur a co-insurance penalty. Additions and other improvements to your property should be reported to your insurance agent to avoid under-insuring your property.

Temporary Repairs

Most homeowners policies will pay reasonable and necessary costs you incur for temporary repairs to covered property to protect it from further immediate damage or loss. Be sure to keep all receipts.

Additional Living Expenses

A home may be uninhabitable because of storm loss. Be sure to note what length of time your policy covers for additional living expense and what responsibilities you have regarding keeping records of such expenses.

Replacement Cost Value vs. Actual Cash Value

Even with full replacement cost coverage, the claim is initially settled on actual cash value basis. The difference is recoverable only when the item/property is replaced.

Automobile Damage

Homeowners coverage does not cover damage to automobiles in garages or carports. It is covered by automobile insurance.

Renter's Insurance

If you are renting property, the property owner's homeowners coverage does not cover your property. It is your responsibility to carry renter's coverage.

BENEFITS TO CONSUMERS

Two bulletins issued by the Alabama Department of Insurance should prove to be of help to consumers affected by Hurricane Katrina.

The first bulletin directs insurance companies and insurance premium finance companies to provide a 60-day grace period to those who have Katrina-related claims so that the consumers will not have their policies canceled due to non-payment of premiums. The states of Louisiana and Mississippi have similar directives on behalf of their citizens. The directive is identical to one issued by the Alabama Department of Insurance in the aftermath of Hurricane Ivan. The grace period carries through October 29.

The second bulletin waives restrictions to "out-of-network" access to health care and prescription services. Additionally, insurers should reimburse providers at its contracted network rate or highest benefit level – whichever is higher. The intent is to limit displaced consumers' out-of-pocket expense. Policy provisions regarding co-payments, deductibles or co-insurance remain in effect. The bulletin applies to all evacuees.

"What this does is put every consumer on a level playing field and clears up any questions among the companies about what to do and how to do it," Alabama Insurance Commissioner Walter A. Bell said. "This does not mean that consumers won't have to pay their premiums, but it does give them 60 days grace period from being canceled or non-renewed because of non-payment.

"There are a lot of people who need a lot of help, and we need to tear down the walls that could prevent access. Based on estimates, we have anywhere from 20,000 to 40,000 evacuees from Louisiana and Mississippi in our state. They need help."

INSURANCE CLAIMS HOTLINES

Regency (Tower Hill)	800-216-3711
Republic Group	800-451-0286
RLI Insurance Company	800-444-0406
Royal & Sun Alliance	800-847-6925
SAFECO	800-332-3226
Scottsdale Insurance Company	800-423-7675
Security National Insurance	800-274-7865
Selective	866-455-9969
Service Insurance Company	800-780-8423
Shelter Insurance Group	800-743-5837
Sompo Japan	800-444-6870
Southern Family Insurance	800-673-4952
Southern Fidelity	866-874-7342
Southern Insurance Company (Commercial)	800-451-0286

INSURANCE CLAIMS HOTLINES

Mercury Insurance Group	800-987-6000
MetLife Auto & Home	800-854-6011
Montgomery Insurance	800-561-0178
National Security Insurance	800-239-2358
Nationwide	800-421-3535
North Pointe Insurance	877-878-1991
Ohio Casualty and West American Insurance	888-701-8727
Old Dominion Insurance Company	877-425-2467 or 800-606-7992
Omaha Property & Casualty (flood only)	800-638-2592
Omega Insurance	800-216-3711
OneBeacon	877-248-3455
Poe Financial Group	800-673-4952
Progressive Auto Insurance	800-776-4737 or 719-432-0264
QualSure Insurance Corp.	877-563-0150

KEY CONTACTS

National Flood Insurance Program (NFIP)

800-427-4661

www.floodsmart.gov

Alabama Department of Insurance

(in-state only) 800-433-3966

(out of-state) 334-269-3550

www.aldoi.gov

Alabama Insurance Underwriting Association

251-943-4029

www.alabamabeachpool.org

Louisiana Department of Insurance

225-342-5900

225-342-5423

(in-state only) 800-259-5300

www.ldi.state.la.us

Louisiana Citizens Property Insurance Corp.

800-931-9548

225-928-5444

www.lacitizens.com

Mississippi Insurance Department

(out-of-state, good through Oct. 6) 866-856-1982

(in-state only) 800-562-2957

601-359-3569

www.doi.state.ms.us

Mississippi Windstorm Underwriting Association

800-931-9548

www.msratingbureau.com

INSURANCE CLAIMS HOTLINES

ACE USA	800-433-0385
ACE USA /INAMAR Marine	800-234-7354
Acuity	800-242-7666
Alabama Municipal Insurance Corporation	866-239-AMIC
Alfa Insurance Group	888-964-2532
Allmerica	800-628-0250
Allstate	800-547-8676
America First Insurance	800-561-0178
American Bankers Insurance Company	800-245-1505
American Federation Insurance Company	800-527-3907
American International Group (AIG)	877-244-0304
American Modern	800-375-2075
American National Property & Casualty Co.	800-333-2861
American Reliable Insurance Company	800-245-1505

INSURANCE CLAIMS HOTLINES

Guide One	888-748-4326
Hanover Insurance (Allamerica)	800-628-0250
Harbor Insurance	800-216-3711
Hartford	800-243-5860
Hartford Steam Boiler	888-472-5677
Holyoke Mutual	800-225-2533
ICAT	866-789-4228
Industrial Risk Insurers	860-520-7347
Interstate Fire & Casualty	800-456-8458, ext. 770
Kemper (Auto/Home)	888-252-2799
Liberty Mutual (Auto/Home)	800-225-2467
Liberty Mutual (Business)	800-259-2184
Liberty Mutual Fire Insurance	800-633-1833
Main Street America Group	877-282-3844

INSURANCE CLAIMS HOTLINES

Fidelity National Property & Casualty	800-725-9472
Fireman's Fund	888-347-3428
First Floridian	800-252-4633
First Premium Ins. Group (Lloyd's Mobile Home)	800-432-3072
First Protective Insurance Company	877-744-5224
First Trenton	800-468-7341
FM Global	877-639-5677
Foremost Insurance	800-527-3907
GE Employers Re	866-413-8978
GEICO	800-841-3000
General Star Indemnity	800-624-5237
General Star National	800-624-5237
GMAC Insurance	800-468-3466
Granada Insurance	800-392-9966

INSURANCE CLAIMS HOTLINES

American Skyline Insurance Company	888-298-5224
American States Insurance Company	800-332-3226
American Strategic Insurance	866-274-2677
American Superior Insurance	954-577-2202
Amerisafe	800-256-3462
Arch Insurance	800-817-3252
Argus Fire & Casualty	954-331-4722
Armed Forces Insurance Exchange	800-828-7736
Atlantic Mutual Insurance	800-945-7461
Atlantic Preferred Insurance	800-673-4952
Avemco Insurance	800-874-9124
AXA Re Property and Casualty	800-216-3711
Bankers Insurance Company	800-765-9700
Bankers Security Insurance	800-765-9700

INSURANCE CLAIMS HOTLINES

Bituminous	800-678-3104
Bridgefield Casualty	800-762-7811 (first report of injury) 888-468-2539 (claims)
Bristol West Insurance Group	800-BRISTOL
Capital Preferred	800-734-4749 or 888-388-2742
Catawba Insurance	800-711-9386
Century Surety Insurance	800-850-0432
CHUBB Insurance Group	800-252-4670
Church Mutual Insurance	800-554-2642
Cincinnati Insurance Company	877-242-2544
Citizens Property Insurance Corp.	866-411-2742
Clarendon National Insurance Co.	800-216-3711
Clarendon Select Insurance	900-509-1592
CNA	877-733-4250

INSURANCE CLAIMS HOTLINES

Colony Insurance Co.	800-577-6614, ext. 1715
Companion Property & Casualty	800-649-2948
Cotton States Mutual Group	800-282-6536
CUNA Mutual	800-637-2676
Cypress	888-352-9773
Drive Insurance-Progressive	800-925-2886
EMC Insurance	800-910-4988
Encompass Insurance	800-588-7400
Erie Insurance Group	800-367-3743
Farmers Insurance	800-435-7765
FCCI	800-226-3224
Federated National Insurance	800-420-7075
Fidelity & Casualty Insurance	800-725-9472
Fidelity National Insurance	800-220-1351